

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

<b>Application No.:</b>	09/841,756	<b>Group Art Unit:</b>	3626
<b>Applicant(s):</b>	Michael Schoenbaum, et al.	<b>Examiner:</b>	Robert W. Morgan
<b>Filing Date:</b>	April 24, 2001	<b>Docket No.:</b>	6847-127/10100727
<b>Title:</b>	Health Cost Calculator/Flexible Spending Account Calculator	<b>Customer No.:</b>	000167
		<b>Confirmation No.</b>	6868

MAIL STOP: AMENDMENT  
Commissioner for Patents  
Post Office Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE "B" TO OFFICE ACTION**

Dear Sir:

In response to the Office Action of March 3, 2006, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.